



## Reinsurance Attestation Supplement

James Allen Schulte, President (Chief Executive Officer) and Clark Hubbard Roberts (Chief Financial Officer) attest, under penalties of perjury, with respect to all reinsurance contracts for which Unitrin Direct Insurance Company is taking credit on its current financial statement, that to the best of their knowledge and belief after diligent inquiry:

- (I) Consistent with SSAP No. 62, Property and Casualty Reinsurance, there are no separate written or oral agreements between Unitrin Direct Insurance Company (or its affiliates or companies it controls) and the assuming reinsurer that would under any circumstances, reduce, limit, mitigate or otherwise affect any actual or potential loss to the parties under the reinsurance contract, other than inuring contracts that are explicitly defined in the reinsurance contract except as disclosed herein;
- (II) For each such reinsurance contract entered into, renewed, or amended on or after January 1, 1994, for which risk transfer is not reasonably considered to be self-evident, documentation concerning the economic intent of the transaction and the risk transfer analysis evidencing the proper accounting treatment, as required by SSAP No. 62, Property and Casualty Reinsurance, is available for review;
- (III) Unitrin Direct Insurance Company complies with all the requirements set forth in SSAP No. 62, Property and Casualty Reinsurance; and
- (IV) Unitrin Direct Insurance Company has appropriate controls in place to monitor the use of reinsurance and adhere to the provisions of SSAP No. 62, Property and Casualty Reinsurance.

Any exceptions to the aforementioned are disclosed in this attestation and explanations of any exceptions are attached as noted below:

**NONE**

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**James Allen Schulte, President (CEO)**

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February 26, 2009

**Dated**

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**Clark Hubbard Roberts, Treasurer (CFO)**

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February 26, 2009

**Dated**